

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: Derick Rich  
Tekemia R Rich  
Debtors:

Case No.  
Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1591 Beaver Trail Drive  
Cordova, TN 38016 (2) 1591 Beaver Trail Drive  
Cordova, TN 38016

PLAN PAYMENT:

Debtor(1) shall pay \$ 279.00

( weekly,  every two weeks,  semi-monthly, or  monthly, by:

Johnson Control Olive Branch, MS 38654 **OR** ( ) **DIRECT PAY**

Debtor(2) shall pay \$

( weekly,  every two weeks,  semi-monthly, or  monthly, by:

**OR** ( ) **DIRECT PAY**

From:

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE:  Included in Plan; **OR**  Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by:  Debtor(s) directly  Wage Assignment, **OR**  Trustee to:  
ongoing payment begins \$  
Approximate arrearage:

5. PRIORITY CLAIMS:

-NONE-	Amount	\$
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6. HOME MORTGAGE CLAIMS:  Paid directly by Debtor(s); **OR**  Paid by Trustee to:

None	ongoing payment begins	\$
	Approximate arrearage:	\$
	Interest	\$

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Toyota Financial Services	Value of Collateral: 11,300.00	Rate of Interest 0.00	Monthly Plan Payment: \$380.00
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8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Global Lending Services First Heritage c/o	Value of Collateral: 2,299.00 1,000.00	Rate of Interest 0.00 0.00	Monthly Plan Payment: \$39.00 \$120.00
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**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

-NONE-

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

-NONE-

Amount:	Rate of Interest	Monthly Plan Payment:
_____	_____	\$ _____

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

Department of Education

Not provided for

**OR**

General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

-NONE-

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$13,465.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

\_\_\_\_\_ %, **OR**,  
 **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

First Heritage Credit: Furniture loan

Assumes **OR**  Rejects.

Kismet Property: Rental lease 1591 BeaverTrail Road  
Aug 1, 2018 - Aug. 1 2019

Assumes **OR**  Rejects.

Why Not Lease it? C/O: Lease for Refrigerator  
\$259.00 per month  
Acct# 3176471

Assumes **OR**  Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ Tracey P. Malone

Tracey P. Malone 10050

**Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)**

Date January 15, 2019